

Information to identify the case:

Debtor 1	Philip J. Finamore	Social Security number or ITIN xxx-xx-7594
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Sheila A. Finamore	Social Security number or ITIN xxx-xx-3576
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-24398-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Philip J. Finamore

Sheila A. Finamore

10/6/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Philip J. Finamore
Sheila A. Finamore
Debtors

Case No. 16-24398-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Oct 06, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Philip J. Finamore, Sheila A. Finamore, 20 Boothby Drive, Mount Laurel, NJ 08054-1923
516496582	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516308864	+ Bank of America, NA, c/o Frederic I. Weinberg, 1200 Laurel Oak Road, Suite 104, Voorhees, NJ 08043-4317
516308866	+ Capital One Bank (USA), NA, c/o Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2265
516308868	+ Citi AT&T Universal, c/o Northland Group Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
517237168	+ PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
516308878	PNC Bank, Attn: Bankruptcy Department, P.O. Box 489909, Charlotte, NC 28269-5329
516308884	Synchrony Bank - JC Penney, c/o FMS Inc., P.O. Box 707600, Tulsa, OK 74170-7600
516308885	Synchrony Bank-Walmart, c/o Monarch Recovery Management, P.O. Box 21089, Philadelphia, PA 19114-0589
516308887	+ TD Bank USA, NA assignee of Target, c/o Lyons Doughty Veldhuis, Attn: Craig Lyons, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239
516494941	+ TD Bank, N.A., Michael E. Blaine, Esquire, 30 Montgomery Street Suite 1205, Jersey City, NJ 07302-3835
516308889	+ TD Bank, NA, c/o NCB Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 06 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 06 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516308865	EDI: BANKAMER.COM	Oct 07 2021 00:23:00	Bank of America, NA, P.O. Box 982238, El Paso, TX 79998
516341644	EDI: CAPITALONE.COM	Oct 07 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516443518	EDI: BL-BECKET.COM	Oct 07 2021 00:23:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516308869	+ EDI: CITICORP.COM	Oct 07 2021 00:23:00	CitiBank (CBNA), P.O. Box 6283, Sioux Falls, SD 57117-6283
516308870	EDI: WFNNB.COM	Oct 07 2021 00:23:00	Comenity Bank (Boscovs), Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
516308871	EDI: ARSN.COM	Oct 07 2021 00:23:00	Comenity Bank/Mandee, c/o ARS National Services, P.O. Box 469046, Escondido, CA 92046-9046
516368411	+ EDI: CRFRSTNA.COM	Oct 07 2021 00:23:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011

District/off: 0312-1

User: admin

Page 2 of 4

Date Recd: Oct 06, 2021

Form ID: 3180W

Total Noticed: 54

516308872	+ EDI: CRFRSTNA.COM	Oct 07 2021 00:23:00	Credit First NA/Firestone, 6275 Eastland Road, Brook Park, OH 44142-1399
516308874	EDI: DISCOVER.COM	Oct 07 2021 00:23:00	Discover, P.O. Box 3008, New Albany, OH 43054-3008
516308873	+ EDI: NAVIENTFKASMDOE.COM	Oct 07 2021 00:23:00	Dept of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
516321069	EDI: DISCOVER.COM	Oct 07 2021 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517680875	EDI: ECMC.COM	Oct 07 2021 00:23:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
517680876	EDI: ECMC.COM	Oct 07 2021 00:23:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408, St. Paul, MN 55116-0408
519277840	+ EDI: AISACG.COM	Oct 07 2021 00:23:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516504691	+ EDI: HY11.COM	Oct 07 2021 00:23:00	Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809
516308875	EDI: HY11.COM	Oct 07 2021 00:23:00	Hyundai Motor Finance, P.O. Box 650805, Dallas, TX 75265-0805
516308867	EDI: JPMORGANCHASE	Oct 07 2021 00:23:00	Chase Bank USA NA, P.O. Box 15298, Wilmington, DE 19850
516308876	Email/Text: PBNCNotifications@perituservices.com	Oct 06 2021 20:21:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
516451007	Email/PDF: resurgentbknotifications@resurgent.com	Oct 06 2021 20:25:05	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516432038	+ EDI: MID8.COM	Oct 07 2021 00:23:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516464240	EDI: NAVIENTFKASMSE.RV.COM	Oct 07 2021 00:23:00	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
516460186	Email/Text: Bankruptcy.Notices@pnc.com	Oct 06 2021 20:21:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND,OHIO 44101-0570
516516441	Email/Text: Bankruptcy.Notices@pnc.com	Oct 06 2021 20:21:00	PNC Bank, National Association, c/o PNC Mortgage, a division of PNC Bank, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
516308880	Email/Text: Bankruptcy.Notices@pnc.com	Oct 06 2021 20:21:00	PNC Mortgage, Attn: Phil Cunningham, Exec VP of Mortg, 3232 Nemark Drive, Bldg 7, Miamisburg, OH 45342-5421
516308879	Email/Text: BKRMailOps@weltman.com	Oct 06 2021 20:21:00	PNC Bank, NA, c/o Welman, Weinberg & Reis Co., LPA, 323 W. Lakeside Avenue, Suite 200, Cleveland, OH 44113-1009
516511178	EDI: PRA.COM	Oct 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
516514764	EDI: PRA.COM	Oct 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541
516515917	EDI: PRA.COM	Oct 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516511168	EDI: PRA.COM	Oct 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516511175	EDI: PRA.COM		

District/off: 0312-1

Date Rcvd: Oct 06, 2021

User: admin

Form ID: 3180W

Page 3 of 4

Total Noticed: 54

516381199	EDI: Q3G.COM	Oct 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
516420005	EDI: Q3G.COM	Oct 07 2021 00:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516308881	EDI: CITICORP.COM	Oct 07 2021 00:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
516327340	EDI: RMSC.COM	Oct 07 2021 00:23:00	Sears/CBNA, P.O.Box 6282, Sioux Falls, SD 57117-6282
516308882	EDI: RMSC.COM	Oct 07 2021 00:23:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516308883	EDI: RMSC.COM	Oct 07 2021 00:23:00	Synchrony Bank - Bankruptcy (JC Penney), Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
516308886	+ EDI: PRA.COM	Oct 07 2021 00:23:00	Synchrony Bank - Bankruptcy (Walmart), Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
516513713	+ Email/Text: bncmail@w-legal.com	Oct 06 2021 20:21:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516308888	+ EDI: WTRRNBNK.COM	Oct 07 2021 00:23:00	TD Bank USA/Target, P.O. Box 673, Minneapolis, MN 55440-0673
516308890	EDI: CITICORP.COM	Oct 07 2021 00:23:00	The Home Depot / CB, P.O. Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516308877	##+	Law Office of Robert Braverman, LLC, 1060 N. Kings Hwy., Suite 333, Cherry Hill, NJ 08034-1910

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2021 at the address(es) listed below:

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Oct 06, 2021

Form ID: 3180W

Total Noticed: 54

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION rsolarz@kmllawgroup.com
Robert Braverman	on behalf of Joint Debtor Sheila A. Finamore rbraverman@mcdowelllegal.com tcuccini@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com
Robert Braverman	on behalf of Debtor Philip J. Finamore rbraverman@mcdowelllegal.com tcuccini@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com

TOTAL: 6